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For More Information

SBA offices are located in all 50 states, the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. For the office nearest you, look under "U.S. Government" in your telephone directory, or call the SBA Answer Desk.

SBA Answer Desk:
1-800 U ASK SBA

Fax: 202-205-7064
E-mail: answerdesk@sba.gov
TDD: 704-344-6640

Your rights to regulatory fairness:
1-800-REG-FAIR

SBA Home Page: www.sba.gov

All of the SBA's programs and services are provided to the public on a nondiscriminatory basis.

SBA at 50

In 1953, when President Dwight D. Eisenhower signed legislation that created the U.S. Small Business Administration 50 years ago, he could never have imagined the legacy he would leave behind.

Since its inception, the SBA has helped more than 20 million Americans start, grow and expand their businesses – placing more than \$170 billion in direct or guaranteed loans into the hands of entrepreneurs.

And unlike most government agencies, the SBA has paid for itself many times over. The assistance given to entrepreneurs has resulted in economic growth and tax revenues that are immeasurable.

Imagine the return to the economy of just these few well-known SBA-assisted companies: Nike, Fed-Ex, Intel, Compaq, Staples, Winnebago and Outback Steakhouse.

These are just a few examples of companies that have become household names. Examples of SBA's work are all around us.

In New Jersey, Dr. James Yoh, president of Galaxy Scientific Corporation of Egg Harbor Township is an outstanding SBA local success story.

Dr. Yoh started his business in 1978 with a \$5,000 investment. In 1988, Galaxy Scientific became a certified 8(a) company.



NASDAQ® welcomes SBA Administrator Hector V. Barreto (Center), SBA Deputy Administrator Melanie R. Sablehaus (Third from Right) and Region 2 Regional Administrator Michael Pappas (Far Left) as part of SBA's 50th Anniversary Celebration.

The firm specializes in providing superior technology-driven products and services to a wide-range of customers in both government and private industry.

Today, the company offers its clients engineering support, information technology, safety technology, and security technology.

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3rd Quarter Ends with \$348 Million in Loan Approvals

The SBA New Jersey District Office approved a total of 1,686 loans for \$348 million during the first three quarters of the agency's Fiscal Year 2003 – the period of October 1, 2002 through June 30, 2003.

According to SBA New Jersey District Director James A. Kocsi, of the 1,686 loans approved, 353 loans for \$103 million went to Asian-American business owners.

African-American business owners received 72 loans for \$7.9 million, and Hispanic-American business owners received 98 loans for \$13.7 million.

During the same period of time, the SBA's New Jersey office approved 309 loans to women-owned businesses for \$51 million and veteran-owned businesses received 97 loans for \$15.5 million.

"For the third consecutive year, we are on pace to approve over 2,000 loans," said Kocsi. "Each year our goal is to assist more business owners than the year before."

"Putting \$348 million into the hands of New Jersey small business owners is a great way

to stimulate our economy," said Kocsi.

"This money is used to start and expand businesses in New Jersey," said Kocsi. "The owners create jobs, buy new equipment and increase their capacity. The net result is increased economic prosperity and viable improvements in our communities."

"With about six more weeks left in the Fiscal Year, the push is on to find even more New Jersey companies who can benefit from an SBA loan," added Kocsi.

SBA at 50

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Galaxy Scientific Corporation now employs 490 people and has sales of \$60 million. Recently, the company developed a bomb-proof luggage container to combat terrorism. Designed to replace existing aircraft luggage containers, it

can absorb the force of a bomb. Israel's El Airlines has ordered several of them to use on their flights.

"Dr. Yoh is a prime example of how the SBA has been helping small business owners, across the country, for 50 years," said SBA New Jersey District Director James A. Kocsi. "It is very gratifying to know that the programs and services of the SBA are helping companies like Galaxy Scientific Corp-

oration become part of the economic mainstream."

"In our 50 year history, our mission has been constant," said Kocsi. "We help small businesses succeed, and we do it well. The way we deliver our programs and services may change, but our mission to help small business owners start, grow and expand small businesses will never change."

SAVE THE DATE

SBA Region II

50th Anniversary Luncheon

OnCenter Complex

Syracuse, New York

www.sba.gov/50



**Monday, October 20
11:30 am to 1:00 pm**

Join us as we celebrate 50 years of the SBA's commitment to entrepreneurs in New York State, New Jersey, Puerto Rico and the Virgin Islands

SBA's NJ Top 10 Lenders

(For the Period of October 1, 2002 – through July 31, 2003)

Participating Lenders	# of Loans	Total Amount
1) Fleet Bank	407	\$19,196,200
2) Commerce Bank	358	\$88,252,800
3) Unity Bank	82	\$30,158,300
4) PNC Bank	79	\$18,508,500
5) Citizens Bank of Rhode Island	76	\$ 1,592,000
6) Valley National Bank	71	\$13,659,100
7) United Trust Bank	70	\$21,288,200
8) CIT Small Business Lending Corp.	59	\$31,318,900
9) Sovereign Bank	55	\$10,804,400
10) Broadway National Bank	45	\$21,064,000

UPCOMING EVENTS

9/5/03 Building & Financing Your Business with the SBA

Ocean County College
Toms River, NJ
9:00 a.m. – 12 Noon
Call: 732-842-8685

9/9/03 Franchising Opportunities

Kenilworth Veterans Center
Kenilworth, NJ
10:00 a.m. – Noon
Call: (908) 737-5950

9/12/03 Global Business Conference & Exposition 2003

Bergen Community College
Paramus, NJ
9:00 a.m. – 5:00 p.m.
Call: (201) 447-7488 Ask for BI-621

9/16/03 Starting and Managing Your Own Business

SCORE
Newark, NJ
9:00 a.m. - 3:00 p.m.
Call: (973) 645-2434

National Confab Set

Online registration is now available for the U.S. Small Business Administration's annual celebration honoring America's top entrepreneurs and the *National Small Business Person of the Year*.

The SBA's National Entrepreneurial Conference & Expo (NECE), in Washington, D.C., September 17-19, 2003, is being held in conjunction with a series of events throughout the country to mark the SBA's 50th Anniversary.

"The SBA is proud to honor the men and women whose hard work, entrepreneurial spirit and perseverance have helped to create jobs and to fuel the economy," said SBA Administrator Hector V. Barreto. "Small business plays a vital role in creating opportunities for millions of Americans, and these successful small business owners deserve recognition for their achievements."

Business owners and other individuals interested in taking part in NECE may now register for events online at <http://www.sba.gov/50/>. Complete information about the Expo and the SBA's 50th anniversary events is available on the SBA's conference Web site.

The three-day SBA event, to be held at the Washington Hilton & Towers hotel, will feature award ceremonies and presentations by notable speakers from industry and government on issues of vital interest to the small business community, including a *Celebrating Women in Business* event recognizing the contributions of women business owners. A small business "Hall of Fame," honoring the highest achievements in entrepreneurialism, will be inaugurated during the conference.

The Expo also will offer a series of business sessions designed to provide small businesses with useful and tangible advice. A key component is a Procurement Matchmaking event that will pair purchasing agents from federal, state and local government agencies and private companies who have contracts to fill with small businesses matched to meet those needs.

The *National Small Business Person of the Year* will also be selected and honored from among 50 state Small Business Persons of the Year, plus one each from the District of Columbia, Puerto Rico and Guam.

Chief Counsel for Advocacy Supports National Home-based Business Advocates' Network

If you are a home-based business owner, then Christopher L. Hansen wants to get to know you.

Recently, the U.S. Small Business Administration's 2003 National Home-based Business Advocate of the Year was joined by SBA's Chief Counsel for Advocacy Thomas M. Sullivan in the New Jersey State House as he launched the National Home-based Business Advocates' Network.

"Initially the coalition will gather input from our members in the 10 SBA regions. We will consolidate the results, spell out the interests, concerns and needs of home-based businesses in each region, and draw a national picture," stated Hansen. "After that, we will issue white papers regarding the policies, programs, and regulations we believe our constituents need and present



SBA Chief Counsel for Advocacy Thomas M. Sullivan is seen here with SBA's 2003 National Home-based Business Advocate Christopher L. Hansen. Sullivan supports Hansen's efforts to create a National Home-based Business Advocates' Network.

them to elected and appointed leaders."

In 1995, Hansen co-founded the New Jersey-based Home Based Business Council, Inc., (www.hbbc.org).

Initially, the group focused on issues facing New Jersey home-based businesses. Since that time, the organization has expanded into 28 states and now has a membership of 2000.

"We already know that 85 percent of businesses start at home and that 53 percent of today's businesses are home-based," said Sullivan. "The time has come for a National Home-based Business Advocates' Network. The issues home-based business owners face in New Jersey are no different than the issues that home-based business owners face throughout the country."

"I am pleased to join SBA's National Home-based Business Advocate Christopher Hansen as he takes on the challenge of launching this network," said Sullivan. "I believe this coalition will help us to get a better perspective on the issues concerning home-based business owners. I look forward to working with the National Home-based Business Advocates' Network and using the information they gather so that I can help advocate an formulate public policy on their behalf."

"We are pleased to have this opportunity to give voice to the 25 million self-employed families we represent," said Hansen. "We look forward to bringing about significant policy changes that will build communities, strengthen families, create jobs and bolster our economy."

Celebrating Women in Business

"Celebrating Women in Business" Breakfast is part of the U.S. Small Business Administration's 50th Anniversary three-day Celebration taking place in Washington, D.C. during the week of September 14th.

The **Celebrating Women in Business** Breakfast is being conducted in co-sponsorship with Hewlett Packard (HP) and will be held on Thursday, September 18th from 8:30 a.m. to 10:00 a.m. at The Hilton Washington. According to SBA Deputy Administrator Melanie R. Sabelhaus, a day of breakout sessions featuring some of the top names in business, a nationwide business expo, and business matchmaking opportunities will follow the breakfast. The breakfast is free; however there is a nominal fee to participate in the day's activities.

For information on each event and to register – whether just for the breakfast, the whole day, or the entire three-day event, visit the 50th Anniversary Celebration Web page at <http://www.sba.gov/50/regist.html>. Space is limited – so act now!

Changes Made to HUBZone Program

Recent changes to the HUBZone Empowerment Contracting Program have added some new locations as HUBZones and removed others.

As a result of the 2000 census, SBA has updated the locations designated as HUBZones on its Website, www.sba.gov/hubzone.

New areas were designated as HUBZones and several others were found to no longer have met the requirements for the program. New HUBZones were added in Bergen, Burlington, Cumberland, Essex, Gloucester, Hudson, Middlesex, Monmouth, and Union Counties. Morris and Sussex received HUBZones for the first time, while Bergen, Burlington, Essex, and Gloucester had some areas undesignated. Previously certified HUBZone firms located in these areas who continue to meet all other eligibility criteria will have their certifications "grandfathered" for three years.

The HUBZone Empowerment Contracting Program seeks to encourage economic development in historically underutilized business zones - "HUBZones" - through the establishment of preferences for awards of Federal contracts to small businesses located in such areas. The purpose of the HUBZone program is to stimulate enterprise, expand employment, and promote community-based economic empowerment by offering federal contracting opportunities for small business concerns located in and hiring employees from HUBZones.

In order to qualify for the program, a firm's principal place of business must be located within a designated HUBZone area. Lands within the external boundaries of an Indian reservation also qualify. Further requirements are that the firm must be a small business that is owned and controlled by U.S. citizens and at least 35% of its employees are HUBZone residents.

HUBZone firms have the opportunity to negotiate sole source

contracts and participate in restricted competition limited to HUBZone firms. Also, small businesses located in HUBZone areas will be allowed a 10 percent price evaluation preference in full and open competition. In such cases, the price offered by a HUBZone firm will be determined lower than the price offered by a non-HUBZone firm as long as the HUBZone firm's price is not more than 10% higher than the price offered by the otherwise lowest responsive bidder.

All federal agencies utilize the HUBZone program as one of their small business contracting methods. In New Jersey HUBZones are located in 65 cities and towns throughout 20 counties. Currently 110 small business concerns are certified in the HUBZone Empowerment Contracting Program.

The complete details on HUBZone Program legislation, eligibility requirements, applications, timeframes, and benefits are all available on our web site (www.sba.gov/hubzone). **All applicants are encouraged to apply electronically through our Web site.** If a firm does not have access to the Internet, it can use the computers located at the Business Information Centers (BICs) to determine HUBZone areas and to apply to the program.

The SBA has two BICs in New Jersey. The first location is at the SBA offices located on the 15th Floor of 2 Gateway Center in downtown Newark. The second location is at the Rutgers University Small Business Development Center located at 325 Cooper Street in Camden. All inquiries about the program should be directed to our e-mail address (hubzone@sba.gov). The point of contact in SBA's New Jersey District Office is Richard Zilg, who can be reached at 973-645-2531.

New Jersey HUBZone Locations

County	City	County	City
Atlantic	Atlantic City, Absecon	Monmouth	Allenhurst, Asbury Park,
Bergen	Englewood, Fairview		Colts Neck, Eatontown,
Burlington	Wrightstown, Pemberton Rankokus Indian Reservation		Howell, Long Branch,
Cape May	West Wildwood, Wildwood		Morganville, Neptune,
Camden	Camden, Pennsauken		Tinton Falls, West Long Branch
Cumberland	Bridgeton, Millville, Vineland, Nanticoke Leni Lenape Indian Reservation		
Essex	East Orange, Irvington, Newark, Orange, South Orange	Ocean	Beachwood, Brick, Dover Twp., Lakehurst, Lakewood,
Gloucester	Woodbury		Toms River
Hudson	Bayonne, Hoboken, Jersey City, North Bergen, Union City	Passaic	Clifton, Passaic, Paterson
	West New York, Weehawken	Salem	Penns Grove, Salem
Mercer	Trenton	Somerset	Bound Brook
Middlesex	Carteret, New Brunswick, Perth Amboy, South River, Woodbridge	Sussex	Rampough Indian Reservation
Morris	Dover, Randolph	Union	Elizabeth, Plainfield, Hillside, Linden, Roselle
		Warren	Phillipsburg

A Date with Success

Claudia Browne and Susan Anderson have a date with success. What started as a simple idea between the friends is now blossoming into a nice little business for both.

The two formed a friendship when they were roommates at Douglass College, Rutgers University. Staying in touch over the years, they had careers, they married, started families, and four years ago started Thinkbin, a Bridgewater-based company that designs and distributes Thinkbin Calendars for Families.

Susan's cluttered home calendar, with scribbles and arrows pointing to important dates for her children's activities, was the inspiration for their product. Typical office style calendars didn't offer the space or layout needed to keep track of the activities of a busy family.

"When I saw Susan's calendar I actually gave her some credit for having a color coded system," laughs Browne. "But Susan told me she just grabbed any pen she could find." That very calendar page, now hanging in a frame on the wall in their office, was the driving force behind the design of the Thinkbin Calendar.

"We're both moms with three school-aged children, so we know how hard it is to stay on top of things," said Anderson. "Our calendar is a 17-month calendar that helps families get organized for an entire school year." Large daily blocks are divided into morning, afternoon and evening sections to encourage neatness. The "Reminders" and "To Do List" sections offer lots of room to record extra information.

While both Claudia and Susan had the desire to start Thinkbin, they needed just a little guidance to move the business along.

Claudia learned about the services of Small Business Development Center at Raritan Valley Community College, a program that is supported by the U.S. Small Business Administration.

It was at the Small Business Development Center that business counselor Janis Rega gave Claudia and Susan advice on developing an initial business plan. Rega was helpful in providing information on pricing and formulating sales projections for their product.

Later, Claudia and Susan would receive advice



A Date with Success – Claudia Browne (left) and Susan Anderson (right) co-owners of Thinkbin – a Bridgewater-based company that designs and distributes family-sized calendars that are gaining popularity as school fundraiser products. The duo started their business four years ago and expect to triple their sales this

from Small Business Development Center Marketing Counselor Vicky Morgan on how to maximize their presence at conventions and trade shows.

Most recently, both completed a New Jersey Economic Development Authority-sponsored eight-week Entrepreneurial Training Institute program held at Raritan Valley Community College. There the partners refined their business plan and were successful in securing the financing they needed to expand their business. "Our SBA loan, through Commerce Bank, made it possible for us to add a second calendar to our line and continue to grow our business."

"New Jersey's 11 SBDCs offer one-stop assistance to individuals and small businesses by providing a wide variety of information and guidance in easily reached locations," said James A. Kocsi, SBA's New Jersey district director. "The idea behind the SBDC program is to help businesses bring their idea to achievement.

An example of this is a business like Thinkbin utilizing the counseling services of the SBDC and the SBA's Loan Program to improve their business."

"The Small Business Development Center at Raritan Valley Community College made us think," said Browne. "The sessions with both Jan and Vicky helped us focus and improve the way we market our calendars."

Today, Thinkbin Calendars are gaining popularity as school fundraiser products. Thinkbin's fund raising program provides a no-risk way for schools and other non-profits to offer a product that families need, while raising extra money for their organizations. Currently, the majority of Thinkbin's sales are in New Jersey, but Claudia and Susan are working to change that by exhibiting at PTA/PTO conventions around the country and advertising nationwide in PTO Today Magazine. "The response to our calendar has been great so far," said Anderson. "Last year we sold 2,000 calendars and this year we expect to triple that total."

Claudia and Susan have also developed a Web site for Thinkbin – www.thinkbin.com where customers can order the calendar online or request information on their fund raising program. Currently, the pair is gearing up to market and sell the 2003-2004 calendar this spring. In addition to their 17" X 24" wall calendar they are excited about this year's addition of a second calendar to their product line – the same great design made compact, 11.5" x 18", to hang in smaller spaces.

During the past two years, the company has donated a portion of its direct sales to charitable organizations such as the Valerie Fund and The Wellness Community of Central New Jersey. A portion of this year's direct sales will go to the Platelet Disorder Support Association.

"We started small intentionally in order to balance our family responsibilities with those of a start-up business. It also allowed us time to test our product and different ways to market it," said Browne. "We're at a point now in our family lives where we can put more time into the business."

And in between, they are managing to keep their date with success.

New Jersey Contractors Named Regional Prime and Subcontractor of the Year

Two companies from New Jersey have been named recipients of the U.S. Small Business Administration's Region 2 Regional Prime and Subcontractors of the Year.

Computer Data Source, Inc., an Oakhurst-based information technology firm was named recipient of the U.S. Small Business Administration's 2003 Regional Prime Contractor of the Year Award and Artech Information Systems, a Morristown-based information technology company was named the recipient of SBA's 2003 Regional Subcontractor of the Year Award.

In making the announcement, SBA New Jersey District Director James A. Kocsi said Computer Data Source, Inc., and Artech Information Systems competed against other firms from Region 2, which encompasses New Jersey, New York, Puerto Rico and the U.S. Virgin Islands for their individual awards.

Thirteen years ago Ron Wollner, president of the company, and Joe Massaro, chief operating officer of the company, formed Computer Data Source, Inc. Today, the company provides its clients with a wide array of services that includes maintenance of mainframe computers and peripherals, maintenance of minicomputers, computer facility management, data center moves, remote software diagnostics, and computer hardware/software peripherals.

The company now has a nationwide presence, servicing computer systems for such customers as the U.S. Navy, FAA, IRS, and the Smithsonian, to name a few. Today, Computer Data Source, Inc., sales are in excess of \$7 million with 35 employees in 30 locations throughout the United States.



Prime Time---SBA New Jersey District Director James A. Kocsi (right) is seen here presenting Joseph Massaro, chief operating officer (left) of Computer Data Source, Inc. of Oakhurst with SBA's Region 2 Regional Prime Contractor of the Year Award.



Super Sub---Ranjini Poddar, president of Artech Information Systems of Morristown (left) receives congratulations from SBA Regional Administrator Michael Pappas for being named SBA's Region 2 Regional Subcontractor of the Year.

In 1993, Ranjini Poddar's family formed Artech Information Systems, an information technology company that offers its clients a variety of expertise in Web-based solutions that support e-commerce and e-business initiatives. The company also provides its clients with project management, network infrastructure support & maintenance and Internet/Intranet Services.

Today the company has sales in excess of \$15 million with 120 employees. Artech Information Systems has many commercial clients like AT&T, Bristol Myers Squibb, Federal Reserve Bank, IBM Corporation, Intel Corporation, Lucent Technologies, Merck and Prudential Insurance Company.

Through its subcontracting work with IBM Corporation, Artech Information Systems has worked with the Internal Revenue Service, NASA, Customs and the U.S. Postal Service.

According to Kocsi, both companies were selected for their awards based on criteria that measure the company's technical and management capability; the company's financial strength; customer interface; and ability to deliver quality products and services at a competitive cost to the U.S. Government.

Both Massaro and Poddar will be honored in Washington, D.C. during SBA's 50th Anniversary Celebration in September. At that time, they will receive their Regional Prime and Subcontractor of the Year Awards.

SBA and SCORE Say Sí to Spanish-Speaking Business Owners

Guía de Recursos de La Pequeña Empresa, a 35-page small business resource guide on how to start and expand a small business, is now available from the U.S. Small Business Administration New Jersey District Office.

The guide includes detailed information on SBA's financing, business counseling and government contracting programs.

SBA New Jersey District Director James A. Kocsi said, "Guía de Recursos de La Pequeña Empresa gives us another valuable tool that we can use to provide our Spanish-speaking customers with the necessary information they need to expand their small businesses."

To obtain a copy of Guía de Recursos de La Pequeña Empresa, call Ursula Sanders at (973) 645-2434, or send her an e-mail at

In addition to Guía de Recursos de La Pequeña Empresa, SCORE Chapter 15 has established a hotline for Spanish-speaking small business owners in Essex, Hudson and Union Counties.

The hotline was established to provide Hispanic small business owners with access to Spanish-speaking counselors who can answer general business questions, as well as provide individual business counseling to business owners and start-up companies in need of assistance.

Those interested in speaking with a Spanish-speaking business counselor from SCORE, can call the hotline at (973) 596-1700.

Kocsi noted that SBA's Web site is also available in Spanish. Small business owners who wish to access the Web site can do so by visiting www.sba.gov/espanol.

"We realize that Hispanic small business owners make up a significant portion of the small businesses located in New Jersey," said Kocsi. "Providing these types of services will allow us to do so much more for the Hispanic small business community."

"I am pleased that we have this full complement of services to provide our Spanish-speaking customers," added Kocsi. "I believe it will go a long way in helping Hispanic small business owners in need of our assistance."



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